ABSTRACT OF THE DISCLOSURE

A store controller determines a monetary value, such as an amount of spare change due to a customer, and allocates a portion of a lottery ticket for the customer. The portion is based on the monetary value, and may be, for example, equal to the monetary value, or may be the monetary value rounded to the nearest nickel. The store controller outputs a ticket identifier that identifies the lottery ticket (e.g. a serial number) and a portion identifier that identifies the allocated portion of the lottery ticket (e.g. \$0.34 of a \$2.00 lottery ticket). Typically, the store controller outputs the identifiers to a POS terminal, which prints a fractional lottery ticket redeemable for a portion of the lottery 10 ticket's prize. The store controller also stores the ticket identifier and the portion identifier, to assure that fraudulent tickets will be detected. After a drawing date of the lottery ticket, the customer redeems the fractional lottery ticket, typically at a POS terminal. The POS terminal communicates with the store controller, which receives the ticket identifier and the portion identifier therefrom. From the received identifiers, the 15 store controller may determine a prize value of the lottery ticket. The customer is in turn provided with a portion of the prize value based on the allocated portion of the ticket.